

**RENEWAL POLICY SCHEDULE**  
**Y A C H T - Hull**

**Policy No. 71733839-11**  
**Customer No. 380864**  
**Insurance period**  
**from 04/10/2023 to 04/10/2024 noon (GMT)**

Policyholder

Mr. Adrian Dyball  
4 Edge Hill  
LONDON  
SW19 4LP

**Insured Vessel**

Kind of yacht / type:	SY / Jeanneau Sun Fast 3300
Year built:	2021
Name:	Surf
Measurements / material:	10.11 m x 3.40 m / GRP
Engine / HP:	Yamaha 1 x 10.3 kW (= 14.0 HP)
Sail Area:	61.90 sqm
Hull Identification No.(HIN):	FR-SPBSY066G122
Flag or Registration:	United Kingdom

**Agreed fixed value**

Hull incl. inventory, equipment, engine and tenders	<b>GBP</b>	<b>230,000.00</b>
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**Basic annual premium:**

	<b>GBP</b>	<b>2,475.38</b>
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**Excess:**

	<b>GBP</b>	<b>1,500.00</b>
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**Conditions**

Pantaenius Sailing Boat Cover  
Section A: Hull and Property Insurance and Section C: General Terms & Conditions (UK/EN/SBC 0620)

**Carbon Rig Clause**

For claims in respect of loss or damage to the rig the Insurers will deduct 30% of the cost (or the policy **excess**, whichever is higher) of repairing or replacing masts, spars, sails, standing and running rigging and mast mounted equipment.

**Crewed Racing Clause (Hull)**

Cover under **this insurance** is extended to include racing on a crewed basis. Section A § 3.20 is deleted.

**Racing Excess**

Each and every claim arising whilst racing shall be subject to an **excess** of 30% of the total value of the claim, or the policy **excess** noted on the schedule, whichever is the greater.

**Loyalty Excess Reduction Benefit**

After each claims free year **your** hull policy **excess** will be reduced by 10% for the following policy year at the annual renewal date. The reduction applied will be 10% of the original policy **excess** as noted on the schedule, per claims free year. Claims falling below the **excess** noted on the schedule remain not payable. Where a claim exceeds the policy **excess** as noted on the schedule and the hull policy **excess** is applicable to the claim, the **excess** will not be charged in full. Instead this reduced **excess** will be applied to claims that exceed the original hull policy **excess** noted on the schedule. If **we** settle a claim under **this insurance**, then following settlement of a claim **your** hull policy **excess** will revert back to the full amount until you have had a further claims free policy year. This clause applies only to claims that are subject to the standard hull policy **excess** and where the hull policy **excess** is less than £5,000.00 (or the equivalent thereof in the policy currency). This clause does not affect claims to which no **excess** is applicable and does not apply to items or claims for which a specific or increased **excess** is noted on the

policy, or where the hull policy **excess** is greater than £5,000.00 (or the equivalent thereof in the policy currency).

**Cruising area**

The Baltic Sea, the North Sea, the Norwegian Sea, and the North Atlantic between the Latitudes 28° North and 67° North and Longitudes 12° West and 30° East. (NEURO)  
Excluding waters of Russia.

Inland waters of Europe (geographical). (EUINL)

Excluding waters of Russia, Belarus, Ukraine, Moldova and Georgia.

Plymouth, 24. August 2023

On the behalf of the participating Underwriters

**Under Special Authority**



**Consortium: UKHULL**

**Participating underwriters:**

(The underwriter mentioned first is the lead underwriter)

25.00% Allianz Global Corporate & Specialty SE, Deutschland

25.00% Chubb European Group SE, Direktion für Deutschland

20.00% Berkshire Hathaway European Insurance DAC,  
Deutschland Zweigniederlassung der Berkshire Hathaway  
European Insurance Designated Activity Company mit Sitz  
in Dublin/Irland

17.50% American International Group UK Limited

12.50% HDI Global Specialty SE, Deutschland

**RENEWAL POLICY SCHEDULE  
Y A C H T - Third Party Liability**

**Policy No. 71733840-11  
Customer No. 380864  
Insurance period  
from 04/10/2023 to 04/10/2024 noon (GMT)**

Policyholder  
Mr. Adrian Dyball  
4 Edge Hill  
LONDON  
SW19 4LP

**Insured Vessel**

Kind of yacht / type:	SY / Jeanneau Sun Fast 3300
Year built:	2021
Name:	Surf
Measurements / material:	10.11 m x 3.40 m / GRP
Engine / HP:	Yamaha 1 x 10.3 kW (= 14.0 HP)
Sail Area:	61.90 sqm
Hull Identification No.(HIN):	FR-SPBSY066G122
Flag or Registration:	United Kingdom

**Sum insured per claim event**

<b>GBP</b>	<b>5,000,000.00</b>	combined single limit for personal injury and/or property damage
GBP	3,000,000.00	max. indemnification per person for personal injury

**Our** maximum liability for all claims and costs in any one Policy Period shall not exceed twice the Combined Single Limit.

**Basic annual premium:** **GBP** **53.81**

**Conditions**

Pantaenius Sailing Boat Cover  
Section B: Liabilities to Third Parties and Section C: General Terms & Conditions (UK/EN/SBC 0620)

**Crewed Racing Clause (Third Party Liability)**

Cover under **this insurance** is extended to include racing on a crewed basis. Section B § 3.12 is deleted.

**Cruising area**

The Baltic Sea, the North Sea, the Norwegian Sea, and the North Atlantic between the Latitudes 28° North and 67° North and Longitudes 12° West and 30° East. (NEURO)  
Excluding waters of Russia.

Inland waters of Europe (geographical). (EUINL)  
Excluding waters of Russia, Belarus, Ukraine, Moldova and Georgia.

Plymouth, 24. August 2023

On the behalf of the participating Underwriters

**Under Special Authority** 

**Consortium: UKTPL**

**Participating underwriters:**

(The underwriter mentioned first is the lead underwriter)  
25.00% Allianz Global Corporate & Specialty SE, Deutschland  
25.00% Chubb European Group SE, Direktion für Deutschland  
20.00% Berkshire Hathaway European Insurance DAC,  
Deutschland Zweigniederlassung der Berkshire Hathaway  
European Insurance Designated Activity Company mit Sitz  
in Dublin/Irland  
17.50% American International Group UK Limited  
12.50% HDI Global Specialty SE, Deutschland